MONEY 20/20 EUROPE
2-4 JUNE 2026
AMSTERDAM

YOUR GUIDE TO SPEAKING AT EUROPE'S TOP FINTECH SHOW

Money20/20 Europe is where Europe does business, where the most senior and influential members of the global and regional money ecosystem from Europe and beyond gather to build partnerships, accelerate deals, raise their profile, discover the latest innovation, and gain game-changing insights.

Why should you speak at Money20/20 Europe?

/ You won't just be predicting what's next for European fintech – you'll be building it.

/ Join the ranks of brilliant industry experts who have captivated our audience.

/ 310+ prominent media from Bloomberg, CNBC, Forbes, Fintech News Network, Fintech Finance News and more ready to amplify your insights to millions of people.

7400+ Global Attendees

1 in 3 Attendees are C-Suite

2300+ Attending Companies

100+ Countries Represented

450+ Speakers

72% Established Businesses

330+ Press & Media

28% Startups

CALL FOR CONTENT

Opens 10 November

CALL FOR CONTENT

Closes 5 December

AGENDA AT-A-GLANCE ANNOUNCED

February 2026

CALL FOR BREAKING NEWS

Q2 2026

FULL AGENDA ANNOUNCED

April 2026

Money20/20 reserves the right to change these dates without prior notice.

HOW CAN YOU PARTICIPATE?

Do you have a topic in mind?

YES

I have a topic in mind, and I know the perfect people for it!

APPLY FOR OUR CALL FOR CONTENT

OPENS 10 NOV

NO

I have time-sensitive information that I want to shout out

OUR CALL FOR BREAKING NEWS OPEN IN Q2 2026

Money20/20 reserves the right to change these dates without prior notice.

THE 2026 CONTENT PILLARS

DEFINE THE NEXT DECADE: YOUR STORY STARTS HERE

The financial world isn't changing; it's already been rewritten.

AI has stopped asking and started acting, money now moves at the speed of code, and the line between tech and finance has blurred beyond recognition.

Amid the chaos, there's opportunity. For the bold, the fast, the ones willing to rethink everything.

This isn't evolution. It's upheaval.

And it's happening right now.

When every player is re-architecting their stack, their strategy, and even their purpose, the pressure has never been greater, and the stakes have never been higher.

Money20/20 is where ambition turns into action. Where the hype gets stripped away, and the future of finance is built in real-time.

Our 4 content pillars for 2026 reveal the signal hidden in the noise. They spotlight the technologies, strategies, and regulations that will define the next decade, and the people bold enough to lead the way.

Last year, we said the future was coming.

Now, it's here.

It's time to tell your story.

O. Smith

OLIVER SMITH
Head of Content, Money20/20 Europe

PILLAR 1: AI and the Agentic Age

What happens when AI acts, not asks?

Artificial intelligence has crossed a threshold. From assistants to autonomous actors, AI is no longer just a tool; it's a decision-maker reshaping finance in real time and at massive scale.

Its use cases are many. Ranging from customer service bots to compliance, fraud prevention, to autonomous financial agents executing trades and managing portfolios.

This shift is rewiring financial services at every level, challenging the boundaries of regulation, trust, and even strategy itself.

Companies that harness this new generation of agentic AI are poised to lead. The rest will struggle to keep up.

In AI and the Agentic Age, we'll show how you can succeed with customers and strategy in this new era of technology.

AMONG THE TOPICS WE'LL BE EXPLORING:

- **Evolutionary AI Models**
- **Multiagent Ecosystems**
- **Agentic Commerce**
- **Agentic Finance**
- **Configuration Challenges and Depth of Integration**
- **Ethics, Privacy, and Bias**
- **Humans in the Loop**
- **Tangible Results from Intangible Solutions**
- **AI Pushback and Agentic Warfare**
- **AI at Board Level**

WHY IT MATTERS?

- The global AI market was valued at over €130 billion in 2023 and is expected to grow substantially by 2030, up to nearly €1.9 trillion (EU Parliament, *AI investment: EU and global indicators*, 27 March 2024).
- European AI startups raised $3.4 billion in Q1 2025, up 55% year-on-year. AI startups now account for 25% of all European venture capital funding (Dealroom, *Europe Tech Update Q1 2025*, 22 April 2025).
- By 2030 it's estimated that 25% of all consumer e-commerce spending will be driven by AI agents (ARK Invest, *Generative AI: A New Consumer Operating System*, 4 June 2024).

PILLAR 2: The Great Rebundling

Are fintech fragments becoming new financial empires?

The last decade was about breaking financial services apart, unbundling products, processes and entire business models.

We're entering a new generation of change.

Customers don't care about fragmentation. They're hungry for seamless journeys and offerings that just work, wherever they are.

Banks, fintechs, platforms, and big tech are racing to stitch those fragments back together, building borderless experiences that meet modern expectations.

In Europe, cost pressures, slowing revenue growth, and investor demand for profitability are accelerating this trend.

The future belongs to those who can turn today's scattered solutions into tomorrow's financial empires.

AMONG THE TOPICS WE'LL BE EXPLORING:

- **Consolidation and M&A Among Banks, Fintechs, and Platforms**
- **Macro Forces in Financial Services**
- **The Race for Distribution**
- **Embedded Finance 2.0**
- **Rebundled Journeys and Propositions**
- **The Fintech Funding Landscape**
- **Big Tech's Financial Ambitions**

WHY IT MATTERS?

- In H1 2025, global fintech investment reached $24 billion across 2,597 deals, a 6% increase on H2 2024. UK funding was flat at $1.5 billion, while the Rest of Europe reported a 28% rebound to $2.9bn, led by France and Germany (Innovate Finance, *FinTech Investment Landscape H1 2025*, 24 July 2025).
- A surge in European domestic and regional banking acquisitions during H1 2025 drove total financial services M&A deal value up 70% to $89 billion (PwC, *2025 mid-year outlook: Global M&A trends in financial services*, 24 June 2025).
- European fintech is transitioning to a more sustainable phase of growth, with average customer growth of 34%, revenue growth of 36% and profit growth of 37% between 2022-2023 (World Economic Forum, *The Future of Global Fintech: From Rapid Expansion to Sustainable Growth – Second Edition*, 25 June 2025).

PILLAR 3: Money Stack Rewired: Stablecoins & Beyond

Where rails, data, identity and trust converge

The operating system of finance is being upgraded with more data, new APIs and a sprinkle of AI.

Stablecoins are moving from the crypto fringes into mainstream financial services, driven by cross-border treasury needs, fraud prevention, and demand for near-instant settlement.

SEPA Instant is reshaping Europe's domestic payments, while tokenised deposits and new digital identity frameworks promise a more seamless, secure ecosystem.

Meanwhile, beneath this innovation, fraud has quietly become the defining crime of Europe, spreading faster than the tech solutions meant to contain it.

The transformation taking place isn't just technical; it's geopolitical.

As the US and Europe compete to set standards, the question is whether a rewired money stack will be faster, smarter, and safer... or simply more complex.

AMONG THE TOPICS WE'LL BE EXPLORING:

- **Digital Identity and eIDAS 2.0**
- **Stablecoins**
- **Payment Rails**
- **Digital Euro / Digital Pound**
- **Verification of Payee**
- **Privacy and Identity**
- **Fraud and Cybercrime**

WHY IT MATTERS?

- The global stablecoin market is valued at over $234 billion, and projected to reach $2 trillion by 2028 (*US Treasury, Digital Money report*, 30 April 2025).
- In the UK alone, £1.17 billion was lost across 3.31 million cases of fraud in 2024 (UK Finance, *Annual Fraud Report 2025*, 27 May 2025).
- Non-cash payments within the euro area increased by 8.6% to 77.6 billion in H2 2024, with their total value rising by 3.8% to €116.9 trillion (European Central Bank, *Payments statistics: second half of 2024*, 23 July 2025).

PILLAR 4: Regulation in the Fast Lane

Guardrails or roadblocks? Regulating at the speed of change

Regulators are no longer lagging innovation; they're accelerating it.

The rules are being rewritten at breakneck speed, yet unevenly across borders and often fiercely contested, creating both opportunities and headaches for global players.

From MiCA to the UK's APP fraud reimbursement rules and the looming European Anti-Money Laundering (AML) package deadline, the pace of regulatory change can either fuel innovation or choke it, deciding who thrives and who stalls.

Done right, regulation builds trust and unlocks growth. Done wrong, it fragments markets and forces innovation into the shadows.

In a year where fraud dominates headlines and AI raises existential questions, the regulatory race will decide who leads and who falls behind.

AMONG THE TOPICS WE'LL BE EXPLORING:

- / **Open Banking Fragmentation**
- / **MiCA's Pressures on the Crypto Industry**
- / **Growth vs Stability in the Regulatory Landscape**
- / **Guardrails for AI**
- / **The New EU AML Package**
- / **Regulatory Approaches to APP Fraud**

WHY IT MATTERS?

- / Over 65% of EU-based crypto businesses achieved MiCA compliance by Q1 2025, with the European crypto market projected to grow 15% year-over-year to €1.8 trillion by the end of 2025 under MiCA's framework (CoinLaw, *EU MiCA Regulations Statistics 2025: The Impact on Crypto Market*, 16 June 2025).
- / The global open banking user base surpassed 470 million in 2025, with projections of the total reaching 600 million by 2027 (CoinLaw, *Open Banking Adoption Statistics 2025: Adoption, Innovation & Growth*, 5 July 2025).
- / Legislative mentions of AI rose 21.3% across 75 countries since 2023, a ninefold increase since 2016, with now over 204 AI-related laws in force globally (Stanford University, *Artificial Intelligence Index Report 2025*, 18 April 2025).

WINNING CONTENT TIPS

- Be relevant to our content pillars, showcase how you are delivering impact through meaningful innovation:

  - **AT ITS CORE, OUR THEME EXPLORES FOUR FUNDAMENTAL SHIFTS:**
    / **From AI to Autonomous Agents** We are in a new age of agentic artificial intelligence. AI has evolved from a supportive tool into an independent actor, making real-time decisions in finance and challenging the boundaries of trust, regulation, and strategy.
    / **From Fragmentation to Rebundling** After years of unbundling, the industry is converging again through M&A and product development. Banks, fintechs, and platforms are pulling offerings together to deliver seamless, borderless financial experiences.

    / **From Legacy Infrastructure to a Rewired Money Stack** Stablecoins, instant payments, and digital identity frameworks are among the elements reshaping the infrastructure of finance, promising speed and security while raising new questions of fraud and resilience.

    / **From Stability to a Rewritten Rulebook** Regulators are changing the game. From anti-money laundering to crypto and AI, a new landscape requires new regulation, and with it come opportunities to innovate for those who can overcome its challenges.

- **KNOW YOUR AUDIENCE:** Tailor content to their interests and pain points, and ensure it has a clear Europe focus with relevant applications or learnings.
- **CONSIDER HOLISTIC PERSPECTIVES:** with well-balanced, cross-industry representation in panels (e.g.: 1 bank partner, 1 payment provider, 1 platform provider, 1 impartial moderator).
- **MODERATORS SHOULDN'T BE AN AFTERTHOUGHT—**They drive and steer the session.
- **CONSENT:** is essential for all the speakers you have proposed.
- **BRING DIVERSITY:** We showcase a range of perspectives, experiences and backgrounds at Money20/20, because the best conversations come from different voices. Pitch speakers who bring fresh thinking, not just familiar faces. If your panel looks and sounds identical, it's probably not right for us.
- **SUBMIT ON TIME:** Adhere to deadlines for consideration and limit your speaking proposals to three (3). Any additional entries will be disqualified.
- **EDITORIAL DISCRETION**: is something that the content team reserves the right to where necessary...

PRESENTATION
Inspire, inform, and entertain. Reflect on discoveries, guide us to a better future, and lead the way. Think authentic storytelling, not a product pitch.

PANEL DISCUSSION
Bringing together experts, a panel discussion is a great place to reflect on the challenges in finance that need varying perspectives. Make it diverse, lively and engaging. Create a conversation everyone wants to join.

FIRESIDE CHAT
Fireside chats are for intimate, cutting-edge, one-to-one conversations. Whether it's a journalistic interview or a candid talk, it's a deep dive into the topics that matter most.

MONEYLAB WORKSHOP
Step into our immersive, group workshop built for real progress. Offer focused collaboration, exchange practical insights, and walk away with new actionable tools you can put to work right away. It's a chance to share your expertise in a dynamic, high-engagement setting where learning truly sticks.

ANNOUNCEMENT
Got groundbreaking news? Launch it at Money20/20! Submit your embargoed story or press release and present your big announcement to the global media on stage.

FAQs

HOW DO I APPLY?

All our applications are submitted online once the Call for Content opens. Make sure you head over to:

WWW.EUROPE.MONEY2020.COM

WHAT ARE THE KEY DATES FOR THE CALL FOR CONTENT?

Our Call for Content this year will open on **Monday, November 10** and close on **Friday, December 5**. There are no extensions. All speakers will be notified of the content team's decision by mid-February.

HOW MANY SPEAKING PROPOSALS CAN I SUBMIT FOR MONEY20/20 EUROPE?

We value quality over quantity at Money20/20. As such, please limit your proposals to three (3) for each Call for Content. Any additional entries will be disqualified.

WHAT IF I'M CHOSEN?

Welcome to Amsterdam! Our speaker operations team will be your point of contact for all your questions. From timings to where to stay - and even what to wear. They've got you covered.

Please note that if you are suggesting a session with more than one speaker, the suggesting company is responsible for any costs associated with speakers in their session. What's more, the content team is not required to green light all speakers that have been suggested and may be selective, so make sure you understand who has been chosen before those hotel rooms are booked.

HOW MUCH DOES IT COST?

Spearker selection at Money20/20 Europe is merit-based, with no fee required for speaking. The only applicable fee is for a delegate pass, which is mandatory for all selected speakers to ensure participation and full conference access.

While we do not provide complimentary passes to speakers, speakers are eligible to purchase a discounted delegate pass priced at €2,495 + VAT, giving you access to all three days of Money20/20 Europe, including meals and valuable networking opportunities. Details on how to register at this rate will be provided in your confirmation email from the Speaker Operations team. Other delegate pass types (including Standard and Startup passes) are also valid.

WHAT ABOUT BREAKING NEWS?

Mind-blowing partnerships, new product demonstrations or hot off the press mergers and acquisitions can all find a place at Money20/20.

We'll be sharing more details on how to apply in Spring 2026. Not sure whether to apply in our Call for Content or to save your new products for our call for breaking news in the Spring?

Drop us a line with a brief outline and we'll get back to you as soon as we can:
europe.content@money2020.com

CAN I APPLY ON BEHALF OF SOMEONE ELSE?

Yes, just make sure you have details for all contacts, such as an email address, contact name and permission to apply in their name.

I'VE GOT A GREAT IDEA FOR A COLLABORATION, SHOULD I MAKE SURE THEY'RE HAPPY OR APPLY ANYWAY?

Consent is key. We'd love to hear about your amazing partners, but only if they have confirmed that they are happy to support you at the event. Don't have enough time to work out the details? Please make it clear in your application that this is the case so we can assess accordingly.

WHAT ABOUT DIVERSITY?

Innovation spurs from the ideas and perspectives of diverse minds. The speakers you propose should reflect the world at large and be inclusive of gender, age, race, sexual orientation and persons with disabilities. We welcome all to our stages.

I'VE SPOKEN AT PREVIOUS EVENTS, SHOULD I STILL APPLY?

At Money20/20, we are known for the rockstars that walk our stages, but we also want to celebrate new voices. Feel free to apply, but regular names who speak at more than two of our events each year might be asked to sit this one out. No hard feelings!

WHAT IS THE DRESS CODE FOR THE EVENT?

The dress code for Money20/20 is "Business Casual" but less formal attire is also acceptable. Please dress however you feel comfortable and in a manner that best reflects the culture of your company or country.

I HAVE A QUESTION...

We're happy to answer! Send us an email:

europe.content@money2020.com

MEET THE TEAM

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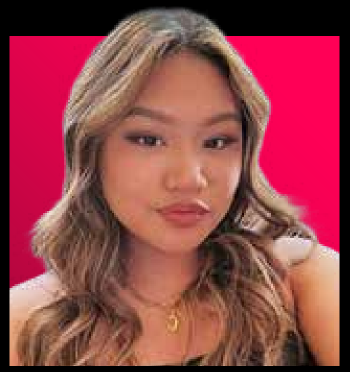

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